



## TOUCHING BASE

### Time changes this Sunday

Don't forget to change your clocks ahead one hour Sunday morning at 2 a.m. as we revert back to Daylight Saving Time.

The idea of Daylight Saving Time was originally thought of by Benjamin Franklin who wanted to take advantage of the additional daylight time in the summer when so many people were sleeping.

During World War I, the United States finally adopted the idea which begins the first Sunday in April until the last Sunday in October. Although Daylight Saving Time is a federal law, the country does not require states to observe it. Several states including Arizona, Hawaii and Indiana have chosen not to change their clocks.

Today, nearly 70 countries around the world observe Daylight Saving Time.

### More needed for Navy Run

NAS Jacksonville will host the Navy 10K Run/5K Walk on April 6 at 8 a.m. The race is free to all active duty personnel. The cost to all others is only \$15 prior to the day of the race. The cost for military and civilians who register the day of the race is \$20.

Late registration will take place in the Navy Exchange parking lot the day of the race from 6-7:45 a.m. Packets may also be picked up on race day at the registration area.

Due to heightened security measures, this year's participation is limited to those authorized to enter the base (valid ID card and Department of Defense vehicle decal). However, others can participate with an authorized sponsor who will arrive with them and stay with them during the event.

Pre-registration will be held at the Holiday Inn, Route 17, in Orange Park on April 5 from 11 a.m. to 6 p.m.

The race starts at 8 a.m. with an awards ceremony following in the Navy Exchange parking lot. Following the 10K race, awards will be presented for the top three male and female finishers, top masters and grand masters, plus three males and females in each age group.

There will be a shoe fair outside the Navy Exchange the morning of the race. For additional information call 542-2930 or 542-3518.

By Kaylee LaRocque  
Assistant Editor

Oh no, it's happening again. Three days before payday and that darned car won't start. Last week it was the brakes. How am I going to get to work? The credit card is maxed out, the checking account is empty and my family needs some food. Sound familiar?

Although the circumstances might be a little different, many Sailors often get caught in this type of situation. So where do you turn? What about one of those companies just outside the base — you've seen them, the ones who "save" people by letting them write hot checks until payday and giving out cash in return. It sounds like a good deal right? Think again, there's a lot more to it than meets the eye and many Sailors have found this out the hard way.

"Payday lenders are bad news. They target those people who live paycheck to paycheck and who are not well-informed about financial management. In this country, many people need to have access to



Photo by Kaylee LaRocque  
Chalker Brown, vice president of the NAS Jax Branch, Jax Navy Credit Union gives some advice on taking out a loan and what the credit union has to offer to a Marine stationed here.

cash before paydays. They basically have three options — use a credit card, wait until payday to get what they need or take out a short term loan," said Dave Faraldo, director of

the Navy and Marine Corps Relief Society at NAS Jacksonville.

"Unfortunately, many people don't have a lot of options and don't know where to go for help so they

go to one of these businesses, write a post-dated check. They are then given the cash to tide them over until payday when the company deposits that check," explained Faraldo. "What they don't realize is that these companies charge an extremely high interest rate, service charges and when that check is deposited, it all comes out of the account at once. So, much of their paycheck is already spent and now how do they pay their bills, rent and buy groceries. Simple, they go do it again and now they are in the trap. And, there is no easy way out," he continued.

So here's another idea. Why not just let the check you've written to the payday lender bounce? Well for each check bounced, even more fees are accrued. Not only does the bank charge a fee for writing a bounced check, but the payday lender will also. And here's another thing to remember, bounced checks are usually processed through twice so that means double fees from both places. Doesn't sound so

See CASH, Page 5

# Know the rules to get vehicles on base

By STG3 Kelly Numedahl  
Pass and Decal Office

The Pass and Decal Office is located at the Main Gate inside Building 9. We are here to provide all authorized personnel vehicle access on board NAS Jacksonville. We do, however, require certain information from all visitors.

For both passes and decals, a current registration and a military, contractor or civilian employee identification card must be provided. Even though we do not require proof of insurance to receive a pass or decal, the State of Florida requires all licensed drivers to carry an insurance policy on all vehicles.

If you are driving a vehicle that does not have your name on the registration, you must have a notarized letter from the registered owner for the period covered. The Loan of Personal Vehicle Form is available at

Building 9.

Pass and Decal is currently set up with four customer service windows. Window One is for all unscheduled visitors needing a temporary (1-30 days) pass. Window Two is for all scheduled visitors needing a temporary (1-30 days) pass. Windows Four and Five are set up to service all authorized customers needing vehicle decals or a temporary six-month pass.

What is the difference between scheduled and unscheduled? All commands expecting visitors who do not have one of the above mentioned government-issued identification cards must "schedule" the visitor in the Military Access Control System (MACS). If you do not have a government identification card and are not a scheduled visitor, your sponsor will have to come to Building 9 and sponsor you in person.

Also located in Building 9, is the

flight line badge, civilian identification card, and finger printing office. This office is located just past Window Five.

The Pass and Decal parking area is a 30-minute lot for Pass and Decal customers only. All exceptions must be approved by the office supervisor. Some exceptions might include a broken down vehicle or some other unforeseen situation. If you are lacking vehicle registration, a valid driver's license or identification, this is not considered an exception.

Passes are issued 24-hours a day, seven days a week. Decals are issued from Monday through Friday from 6:45 a.m. to 5 p.m. Our personnel process approximately 750-800 passes and decals on a daily basis. In order to keep things moving smoothly and eliminate excessively long lines, these rules must be adhered to. Your cooperation and patience is appreciated.



Photo by Kaylee LaRocque  
Visitors and new military personnel arriving at NAS Jacksonville wait patiently in line to obtain decals for their vehicles at the Pass and Decal building.

## Just passin' through!



Photo by J03 Jackey Bratt  
Country singing legend Charlie Daniels visits with NAS Air Operations' FN Ryan Smith and ABH1(AW) Gene Beckham March 26. Daniels and his band were on their way to Guantanamo Bay, Cuba as part of a USO tour.

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## WEEKEND WEATHER

	<b>FRIDAY 5/2/01</b> PARTLY CLOUDY
	<b>SATURDAY 5/2/02</b> PARTLY CLOUDY
	<b>SUNDAY 5/5/06</b> PARTLY CLOUDY

Seven-day forecast available at Naval Atlantic Meteorology and Oceanography Facility Jacksonville's Web site:  
<http://www.nlmof.navy.mil>

# SECURITY NOTES

## Don't be fooled by a scam

By William Curnutte  
Crime Prevention Officer

Well, the first day of April is now behind us. I hope you were not easily fooled by the many tricks played on you that day. It's fun to play tricks on others while it's not so fun when the joke is on us. At least those tricks played that day by our family, friends and co-workers didn't cost us our money.

Alas, there are people who make a living by fooling others out of their hard-earned money.

Most of us think we are too smart to fall for a scam. Yet, time and again, service members from all branches and all ranks prove that they, just like civilians, can fall prey to a con artist.

In fact, some con artists only target military members because they have a steady income, often lack business savvy and are usually far from home.

Here are just a few scams to look out for:

You receive a call, a page or an e-mail pertaining to an urgent message. All messages direct you to call a 284, 809 or 876 area code number for more information. Don't call!

This is an international pay-per-call number (similar to our 900 numbers) which usually charge \$25 per minute. You won't hear a message stating the cost of the call nor will you be given an opportunity to hang up without being charged.

Be skeptical about area codes you don't recognize. Check with your telephone directory of the local operator to determine if the area code is domestic or international before calling.

Here's another one. You just won a million dollars, but you must first send money to pay the processing fee or some other such

fee before you can collect.

Simply inform the individual to subtract any fee from the amount you have coming. Never pay money to get money!

Remember also that sweepstakes offers cannot require that you make a purchase, pay a fee or call a 900 number to become eligible to win a prize.

Check this one out. You just received an e-mail from the IRS saying that you are under an audit. You are instructed to fill out a questionnaire which must be completed within 48 hours to avoid penalties and interest.

The questionnaire then asks for your social security number, bank account number and other confidential information.

The IRS does not notify taxpayers about pending audits via e-mail. Never give a stranger your bank account number, credit card

number or social security number! The con artist here is attempting to steal your money, or worse – your identity.

These scams are just a drop in the bucket. Fortunately, you can usually detect a scam by remembering this: if it sounds too good to be true, it probably is.

Unfortunately, most scams are not reported because the victim feels like a fool. But reporting is vital. Otherwise, the con artist is left free to rob other people of their money again and again.

To report a fraud, you can contact National Fraud Information at 1-800-876-7060 from 9 a.m. to 5 p.m. EST or send an e-mail to the Fraud Watch homepage at <http://www.fraud.org>.

You should also report any fraud or attempted fraud to your local law enforcement agency.

## HEY MONEY MAN!

Hey, MoneyMan!

I just got my \$2,100 income tax refund and I was wondering what I should do with this money. We have a few bills to pay and I would like to buy a few things, but I think I should have around \$800 left over. Any investment ideas?

**MoneyMan Sez:**  
A \$2,100 refund! Wow! That's great! Or is it? On the surface, getting a big tax refund seems like a good deal, but usually, the bigger the refund, the bigger the mistake.

Why did you get so much money back? If you are like most of us it is because you paid too much in and effectively gave an interest-free loan to Uncle Sam. So what!

Say you are 25 years old and you get a \$1,200 refund each year for 40 years. Your refunds would total \$48,000.

Instead, you could invest the \$100 monthly overpay-

ment and, with a 10 percent return, you would accumulate around \$559,000 over that same period of time.

Put the money in a Roth IRA, and the growth is tax-free. Run, do not walk, to PSD and change your W-4 today so that you cover your taxes, but reduce your refund. Pay your bills and invest your extra \$800 this year and your future monthly savings in a Roth IRA.

**Hey, MoneyMan!** Last week at INDOC some lady suggested that we shop at the commissary and use

these newspaper coupons.

I really don't have time for that and besides, I don't think you save very much money with these things. I also have noticed that the prices are higher at the commissary than they are in town.

Do these INDOC speakers get a kickback or something? I think this lecture was a waste of my time.

**MoneyMan Sez:**  
Nope, they don't get "kick-backs" and usually they put out good information at these INDOCs.

While prices may seem high at the commissary, because they have reduced overhead expenses you can expect to save at least 20 percent of your monthly food bill by shopping there. In addition, they take coupons and with a little work you can save an additional 10 to 12 percent. All together, that is a savings of around 30 percent.

According to the NMCRS budget counselor, an average family of four will spend approximately \$600 per month for food. Let's see: 30 percent of \$600 is \$180 times 12 is \$2,160 per

year for 40 years is \$86,400.

And if the monthly savings is invested monthly (10 percent return), it is more than \$1,000,000 during the 40 year period. Worth thinking about!

**Hey, MoneyMan!**

I have noticed that several times you have talked about investing money. I don't know about anyone else, but I don't have any money to invest.

My wife and I pay our bills, but rarely do we have anything left over. It seems that every month an unexpected expense comes up and eats up all of our savings. Who are these people with all this money?

**MoneyMan Sez:**  
Well, for starters, read the two letters above. Investing and saving money doesn't just happen; it has to be a priority.

Think about how you spend your money and honestly look for ways to improve your spending habits. Minor adjustments can make a big difference.

For example, one friend of mine likes her "designer coffee" and buys a cup every day on her way to work and pays \$2.50. Let's see: \$2.50 per day, 22 days per month equals \$55 bucks a month. Fifty bucks a month is \$600 per year or around \$300,000 if invested throughout the working years. I hope it is great coffee!

**More questions? Call Hey, MoneyMan at 778-0553.**

## CPO Club opening tomorrow

A grand opening and ribbon cutting ceremony for the Fouled Anchor CPO Club will be held tomorrow at 2 p.m.

The club is located in The Zone complex of Building 798.




## Sunday Services at the Base Chapel

You are invited to the following Chapel Worship Services this Saturday and Sunday:

<b>Saturday</b>	5 p.m. - Catholic Mass
<b>Sunday</b>	8:30 a.m. - Protestant Communion
	9:30 a.m. - Catholic Mass
	11 a.m. - Protestant Worship

Children's Sunday Class - Protestant Sunday School program is at 9:45-10:45 a.m., and Catholic CCD is 10:45 a.m.-noon.



### Meet A Sailor...

SM3 ROBERT BLAIS

**Job title/command:**  
Office Clerk, First Lieutenant's Office

**Hometown:** Columbus, Ohio

**Past Duty Stations:** USS Moosbrugger, NAS Key West

**Family Life:** Married with two children.

**Career Plans:** To finish my degree while in the Navy and retire from military service.

**Most Interesting Experience:** Being part of Desert Shield and Desert Storm.

**Words of Wisdom:** Keep trying, never settle for second best.



### Meet A Civilian...

JERRY SCHULMAN

**Job title/command:**  
Custodian at HSO

**Hometown:** Jacksonville

**Past Duty Stations:** Too many to mention after 38 years of service.

**Family Life:** Married

**Career Plans:** To live to age 100.

**Most Interesting Experience:** Vietnam.

**Words of Wisdom:** Take care of your people.

## PSD now issuing new ID cards

Common Access Cards are now being issued to replace military and civilian identification cards at the trailer located in the PSD Jacksonville parking lot.

All active duty/active reserve military personnel are required to get the new card. Department of the Navy civilian employees and eligible contractors will soon be able to get the new card at the Naval Air Depot.

To make an appointment to replace your I.D. card online go to [www.psjax.navy.mil](http://www.psjax.navy.mil) and complete the online appointment form. If you have any problems with appointments or any other issues related to obtaining a new card, please call Bill Dougherty at 542-3846.

For more information about CAC, go to [www.cnrsse.navy.mil](http://www.cnrsse.navy.mil).

## FFSC offers educational and support programs

The Fleet and Family Support Center Life Skills Education and Support Program is the foremost prevention measure for the avoidance of personal and family problems.

All FFSC workshops and classes are free of charge and available to service members, family members and civilian personnel aboard the base. Pre-registration is required. If special accommodations or handicapped access is required, please notify us upon registration. Contact 542-2766, x127 to register.

The following workshops are available during the month of April 2002:

- April 8-12, 8 a.m. – 4 p.m.** - Command Financial Specialist Training
- April 8-11, 7:30 a.m. – 4 p.m.** - Transition Assistance Workshop (separation)
- April 9, 8 a.m. – 4 p.m.** - Stress Management
- April 11, noon – 4 p.m.** - Divorce Adjustment
- April 15, 9 a.m. – noon** - Florida Family Law Information Seminar
- April 16, 11 a.m. – 1:30 p.m.** - Budget for Baby Workshop
- April 16, 6-8 p.m.** - Budget for Baby Workshop
- April 16, 9-11 a.m.** - What About the Kids?
- April 17, 9-11:30 a.m.** - What a Difference a Dad Makes in the Life of a Child
- April 22-25, 7:30 a.m. – 4 p.m.** - Transition Assistance Workshop (retirement)
- April 23, 8 a.m. – 4 p.m.** - Couples Communication Workshop
- April 24, 9 a.m. – noon** - How to Have a Healthy Relationship
- April 25, 8-11 a.m.** - Anger Control Workshop
- April 25, 9:30 a.m. – noon** - Child Support Information Workshop
- April 25, 6:30-9 p.m.** - Ombudsman Assembly
- April 25, 1:30-3 p.m.** - Volunteer Service Council
- April 30, 8 a.m. – 4 p.m.** - Stress Management Workshop

# CREDO

It's free! Give yourself the gift of a Navy CREDO Retreat. The next Marriage Enrichment Retreat is April 5-7. The next Personal Growth Retreat is April 18-21. For more information, or to register, call CREDO at 270-6958.

## Jax Air News

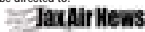
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# WING 11 Sailor of the Year is finalist in Atlantic Fleet competition

By Kaylee LaRocque  
Staff Writer

Seven years ago when AW1(AW) Leslie Stennett, Jr. arrived at NAS Jacksonville he never imagined he would someday be chosen to represent his command as Sailor of the Year. Nor did he envision winning the next level and go on to compete against Sailors on the entire East Coast.

As this year's Commander Patrol Wing Eleven (COMPATWING 11) Sailor of the Year, Stennett recently went on to win the Commander, Force Atlantic Fleet Sailor of the Year competition and was also selected a finalist in the Commander, Atlantic Fleet Sailor of the Year competition.

"This has truly been a great experience competing in these events. I had a wonderful time going to Norfolk, Va. and meeting everyone involved with this and the other competitors.

I'm honored to have been chosen to represent my command," said Stennett.

As leading petty officer in the Operations Department, Stennett is responsible for writing aircrew briefs and conducting air space management of the entire East Coast for all three of the patrol squadrons flying in and out of NAS Jacksonville.

As the collateral public affairs officer for COMPATWING 11, Stennett coordinates public tours of the patrol squadrons here and arranges for requested static displays. Another collateral duty Stennett maintains is command career counselor. His dedication and willingness to help out his fellow shipmates has played a major role in the command earning retention awards for four consecutive quarters.

He is also the command PRT coordinator, Educational Service Officer and assistant urinalysis coordinator.



Photo by Kaylee LaRocque

AW1(AW) Leslie Stennett, Jr. writes an aircrew brief in the Operations Department at Commander Patrol Wing Eleven.

A native of Roanoke, Va., Stennett joined the Navy in 1986 after attending college for a couple years on a football scholarship. "I decided

I wanted to do something different so I joined the Navy," he said.

After completing boot camp at Recruit Training

Center, Great Lakes, Ill., Stennett attended Aircrew Candidate School in Pensacola, Fla. and Aviation Anti-submarine Warfare Operator "A" School in Memphis, Tenn. His first tour was with VP-40 at NAS Moffett Field, Calif. Five years later he headed for NAS Pensacola, Fla. to work as an aircrew instructor. His next tour was with VP-45 at NAS Jacksonville. He has worked at COMPATWING 11 for almost two years.

"I have about five years left until I plan to retire. I plan to make chief petty officer and hopefully my next set of orders will take me back to the West Coast," stated Stennett.

In his free time Stennett has spent much of his time in classrooms, earning an associate's and bachelor's degree in professional aeronautics from Embry-Riddle Aeronautical University and a master's degree in management from Troy State University.

"I plan to eventually earn a doctorate degree and plan to become a college professor when I retire from the Navy," added Stennett.

At home, he enjoys restoring old cars and spending time with his wife, two sons and daughter, attending sporting events, coaching t-ball and school functions. He also participates in his command's Adopt-a-School program mentoring elementary children and helping them with their schoolwork.

Of his recognition, Stennett had one closing comment. "I would really like to thank all the officers and chiefs who helped me through this. At times I didn't understand some of the things the chiefs were doing to help me out, but now I realize it was all in my best interest," he said. "This has really been a great learning experience."

## NAMTRAU Jax Sailor earns double honors

From NAMTRAU

Leadership, sustained superior performance, and attention to detail are key words that describe AS1(AW) Anthony Schawang, the 2002 Naval Air Maintenance Training Group Pensacola, Sailor of the Year.

Schawang, Naval Air Maintenance Training Unit Jacksonville's Senior Sailor of the Year for both 2001 and 2002, has been selected out of 30 finalists to contend for Chief of Naval Education and Training's Sailor of the Year.

Schawang's performance, both militarily and professionally, has been nothing short of outstanding. He displays a genuine interest in his work and sets a high standard of performance for all to emulate. His influence upon this command and his dedication to doing the job right the first time has been impressive, to say the least.

As the command Master Training Specialist Coordinator (MTS), he was responsible for the development of the command program and qualification of 29 individuals.

Schawang possesses a vast knowledge of curriculum development and has been a key figure in numerous training course upgrades encompassing all platforms taught by NAMTRAU Jacksonville.

He also fills the positions of destructive weather coordinator as well as command NAVOSH officer, where he was instrumental in the revision of NAS Jacksonville's local PowerPoint presentation on the Navy-wide NAVOSH supervisor training.

Schawang is dynamic and diverse with involvement in many aspects of the training environment, as well as, always being available for volunteer work in both on and off base projects. He is a cohesive leader in the com-

mand fitness program and is always involved in many charity related running events in the Jacksonville area.

As is often the case with our top performers, there is usually a solid foundation from which the performance is drawn and projected.

Married Navy members also depend upon support from their family in regards to the career decisions and the moves that define a successful career. Navy spouses and children are a special group of people that tend to be independent, multi-talented and tough.

Schawang's wife, Nicole and his three children, Taylor, Jacquelyn, and Kathryn, have supported his career and are strong factors in his steady performance of duties.

They may not wear the medals or receive the citations, but they are earned every day, so we take this opportunity to salute them for their part in service to the U.S. Navy and the United States.



Photo courtesy of NAMTRAU

AS1(AW) Anthony Schawang of NAMTRAU was recently chosen as a finalist in the Chief of Naval Education and Training's Sailor of the Year competition.

## Annual Battle of Midway dinner slated for May 31

By CNRSE Public Affairs

Tickets are now on sale for this year's Battle of Midway commemoration dinner, which will be held May 31, at the Radisson Riverwalk Hotel on Jacksonville's southbank.

Tickets may be purchased from the following installation locations: NAS Jacksonville, Office of the Command Master Chief, IT1 Guy Stelzenmuller at (904) 542-4545/2934; Naval Station Mayport, ITC (SW/AW) Victor Martin, 270-7354 extension 116; and Naval Submarine Base Kings Bay, Lt. Suzette Maffett at (912) 673-2617.

Ticket costs for active duty personnel are as follows: E-6 and below, \$20; E-7 to O-4, \$30; and O5 and above, including civilians and retirees, \$40. Battle of Midway veterans and their spouses pay \$20 each.

The Battle of Midway, which took place June 4 through 7, 1942, has been called the most important sea battle of the 20th century.

The purpose of the Midway celebration is to ensure that these acts of courage and spirit are not forgotten, and offer all hands the unique opportunity to meet and talk with true heroes of this historic battle.

The guest speaker will be Lt. Cmdr. William Roy, whose still and motion pic-

ture photography from the USS Yorktown captured scenes from the Battle of Coral Sea including the sinking of USS Lexington, and the sinking of USS Hammann during the Battle of Midway.

When forced to abandon the severely damaged USS Yorktown at Midway, Roy carried three canisters of the historic film under his life jacket. While in the water he helped in rescue efforts and tended to wounded.

Other plans include a historical program and displays, music by Navy Band Southeast, dinning and dancing. Cocktails begin at 6:30 p.m., followed by dinner at 7:30 p.m.

The uniform will be:

- O4 and above - Dinner Dress White Jacket
- O3 and below - Dinner Dress White/Dinner Dress White Jacket Optional
- Covers not required
- Civilian: Black tie or business attire

To further commemorate the occasion, a commercial photographer will be on site to take 8x10 color portraits of couples, processed on site, for \$20 each.

This celebration marks the 60th anniversary of the Battle of Midway as well as the 100th anniversary of the Navy League.

# NAS Jax seabee wins top award for engineering

By JO2(SCW) Eric Clay  
Staff Writer

In February, the engineering societies and support organizations of Northeast Florida came together to exchange ideas, voice achievements, and support and mentor young engineers through educational and scholarship programs. This year's Northeast Florida National Engineers Week included a family tour of Jacksonville's Museum of Science and History, a golf outing to support Engineers Week college scholarships, several engineering society luncheons, and other engineering focused family and educational activities.

The week concluded with an awards banquet that recognized an Enlisted Achievement Award recipient, sponsored by the Jacksonville Post of the Society of American Military Engineers (SAME), and the Engineer of the Year recipient.

The Engineer of the Year award has been part of the banquet since 1973. Awardees are selected based on their efforts in continuing education, service to the community, active participation in engineer-



BU2(SCW) Mike Martin (left) helps build a trophy showcase.

ing societies, and work experience. The Jacksonville Post of SAME has sponsored the Enlisted Achievement Award since 1985. This year's award recipient was BU2(SCW) Michael Martin from the Naval Air Station Jacksonville. His performance as the Naval Construction Force (NCF)

Logistics coordinator, Self-Help coordinator, and First Lieutenant Division assistant leading petty officer was instrumental in the success of operational and support activities at the Naval Air Station. In these billets, Martin provided complete engineering and logistics support for two Naval Mobile

provided engineering and logistics support for more than 140 self-help projects, that resulted in the safe completion of more than 9,000 man-hours of high quality construction work valued at more than \$600,000. Martin also provided leadership for more than 60 military personnel assigned



BU2(SCW) Mike Martin hands down the daily task as part of his job with the 1st Lieutenant Division.

Construction Battalion Detachments and a Marine Corps combat engineer unit. He also Division and offered quick response in implementing anti-terrorism/force protection requirements after the tragic events of Sept. 11. In his free time, Martin regularly volunteers for community support events. Since the Enlisted Achievement Award was first introduced in 1985, this year's presentation marks the second time that the award was given to a second class petty officer. ABEC (AW) William B. Hicks, 1st Lieutenant Division, said, "Being a junior second class petty officer

and doing his job the way he has, is outstanding. He is on his way up in the Navy," said ABEC(AW) William Hicks of the First Lieutenant's Division. "He wanted the challenge of leadership and he took charge, I couldn't hold him back from excelling." The Northeast Florida Engineers Week events are not military focused, however, through the combined efforts of local engineering societies, the Navy, and individual contributions; our presence and strong commitment to the local community is felt.

## CNO continues thoughts on new Navy guidance for leaders

*Editor's Note: Calling our Navy "1st, spent in the world," Chief of Naval Operations Adm. Vern Clark recently published his vision for the future. The following is the third installment of the CNO's Guidance for 2002.*

### CNO Guidance for 2002 Guidance for Leaders:

**We must sustain the war against terrorism.**

- Increase PGM and spare parts production and repair rates to sustain the war on terrorism and fulfill Defense Planning Guidance requirements. (N7/N8/N4/SYSCOMS)
- Develop plan to improve aircraft engine and component reliability. (N4/SYSCOMS)

**We must provide for homeland security and force protection.**

- Review/adjust Rules of Engagement for defending against terrorists. (OJAG/N3/N5/CFFC)
- Partner with USCG and other Federal Agencies to strengthen maritime intelligence, ensure timely dissemination of actionable intelligence, and develop effective courses of action to reduce vulnerability. (N2/N3/N5)
- Dedicate 13,000 Sailors to force protection by December 2002. Simultaneously invest in technologies that will increase the effectiveness of our manpower investment. (N1/N7/N8/Echelon II)
- Integrate and standardize employment of force protection personnel (active and reserve) to ensure uniform practices in CONUS and overseas. (CFFC/Echelon II)

**We must enhance Fleet readiness.**

- Establish pilot projects to evaluate alternative manning and deployment approaches to enhance our forward presence. (CFFC)
- Achieve C-2 readiness

in manning, training, and equipping for all units at least six months prior to deploying. (N4/N1/N7/CFFC)

- Accelerate procurement and fielding of 21st century training simulators. Review and revise training matrices to capitalize on simulator time. (CNET/TYCOMS)
- Develop a plan for sustaining Navy Training Ranges, including addressing encroachment issues. (N4/N9/CFFC)
- Establish a task force to study and make recommendations regarding improving warfighting skills at the tactical and operational levels. (CFFC)
- Conduct zero-based review of readiness requirements with analytical rigor, challenging the assumptions of the existing process. Refine/redefine the Fleet requirements development process in Ship and Aircraft Maintenance, Ship Operations, Flying Hour Program, Aviation Spares, Other Base Operating Support, Facilities Sustainment, Restoration and Modernization, Program Related Engineering and Logistics costs, and Fleet Training. Articulate the peacetime sustainment and wartime surge requirements. (N8/N4/CFFC/Echelon II)

### Future Readiness

We will achieve future warfighting effectiveness through transformational technologies, innovative operational concepts, and robust procurement. The goal is to realize major increases in our Navy's combat performance in the areas of mobility, agility, lethality, speed, stealth, precision and firepower.

Sixty percent of the ships in the Navy today will be in the Fleet in 2020. Therefore, transformation involves innovation within existing platforms as well

as building new platforms. We must invest in meaningful experimentation solidly linked to programmatic analysis and operational doctrine. We must also sustain the skilled and highly motivated workforce needed to fight and win.

As we look to the future, exciting new capabilities will accelerate our Navy's transformation toward a truly Network Centric Force, including the DD(X) destroyer prototype, SSGN strike submarine, Joint Strike Fighter, Unmanned Aerial Vehicles, Tactical Tomahawk, Advanced Gun System, and Cooperative Engagement Capability, among others. These systems, in turn, will be employed in innovative ways via concepts validated in the Fleet Battle Experiment series coordinated by the Navy Warfare Development Command in Newport.

We must procure these platforms and capabilities in sufficient numbers to accomplish our mission. Quantity has a quality all its own. Numbers count in ensuring our Navy is prepared and positioned to carry out the National Security Strategy. Forward deployed, combat credible forces are far more effective in deterring and countering aggression than forces that show up weeks later. Thus a Navy smaller than today's is an invitation to greater operational risk and decreased international stability.

The FY02 procurement budget is \$10 billion below the level required to sustain our Navy. We must buy greater numbers of ships and aircraft. To do so, we must balance the competing demands of current readiness, procurement, innovation, and experimentation to stay at the fore-

front of military transformation.

Better business practices are essential for freeing up resources for enhanced procurement and transformation. This means that all Navy leaders, in uniform and civilian, must think in terms of maximum productivity, minimum overhead, and measurable output. We must spend with great care every dollar the taxpayers entrust to us for their defense.

### Guidance for leaders:

- We must structure the Navy to deter, dissuade, and defeat America's adversaries.
- Increase ship and aircraft procurement rates by the end of the FYDP to, at a minimum, buy 10 ships and 210 aircraft per year. (N8)

**We must improve our warfighting capabilities.**

- Accelerate Navy transformation to enhance situational awareness, speed, precision, and stealth by investing in key programs. (N7/N8/CFFC/Echelon II)
- Develop cross-platform Mission Capability Package analysis techniques to counterbalance and complement Integrated Warfare Architectures (IWARs) recommendations. (N7/N8)
- Provide force structure recommendations in view of the 2001 Quadrennial Defense Review and Defense Planning Guidance, including analysis of innovative force packages and deployment techniques. Include plans to acquire, operate, sustain, modernize, or dispose of supporting infrastructure. (N8/N7/N4)
- Provide experimental-

tion, employment concept, and procurement plans that integrate the Surface Combatant Force of the 21st Century, including DD(X), CG(X), High Speed Vessel (HSV), and the Littoral Combat Ship (LCS). (N7/N8)

- Further develop Navy's road map of Fleet and joint experimentation to achieve transformation, leveraging Navy participation in Millennium Challenge 02 and Olympic Challenge 04. (N7/NWDC/NWC/CFFC)
- Provide specific process recommendations to accelerate introduction of promising technologies and concepts into the Fleet. (N7/N8/NWDC/NWC/CFFC/Echelon II)
- Adopt Human Systems Integration concepts in platform and systems acquisition to ensure Sailor capabilities are maximized while long-term manpower costs are minimized. (SYSCOMS/PEOs/N1)

**We must become more efficient.**

- Working together with the Secretary of the Navy, we are committed to streamlining our support structure. We must free up resources to allow increased investment in warfighting readiness and procurement. (PEOs/SYSCOMS/Echelon II/N8/DNS)
- Increase integration of USN/Joint modeling, training, and analysis systems to leverage shared databases and

enhance results. (N8/N7/DNS)

- Work with our service partner to achieve maximum efficiency from DoN programmatic investments, to include enhancing warfighting effectiveness by integrating Navy and Marine Corps aviation, engineering, and C4I capabilities. (N7/N4/DNS)
- Reduce overhead by 10 percent; return savings to Fleet readiness and procurement accounts. (PEOs/NAVAIR/NAVSE/ASPAWAR/DNS)

### Quality of Service.

Quality of Service remains a primary focus area in 2002. Our goal is a Navy that provides good quality of life and work for our Sailors and their families. We will fund technologies that enable our people to do their jobs more efficiently and effectively. Because our infrastructure has been underfunded, we must improve our hangars, piers, and housing. Working through that backlog will not be quick or inexpensive, but we are dedicated to correcting the situation.

Quality of Service is also about values and leadership. Values are what we fight for. Leadership is about trust – a covenant in which leaders commit to the growth and development of subordinates in return for their commitment to service to our nation.

The entire text can be viewed online at: <http://www.chinfo.navy.mil/navpalib/cno/clark-guidance2002.html>.





## CASH: Check small print before signing from lender

From Page 1

great now, does it?

Fortunately for military members here there are some options available. "The Navy and Marine Corps Relief Society was created to help military members and their families with emergency situations either through a loan or grant. We can help with rent, utilities, groceries, automobile repairs, emergency travel, etc. Just come in and meet with a counselor and we will do what we can to help. And, it's completely confidential," stated Faraldo. "We are not allowed to pay off payday lenders, but we can refer people to other sources that may be able to help them."

For an appointment call the society at 542-3515.

Another option created for Sailors here as an alternative to payday lenders, is the overdraft protection plan offered through Jax Navy Credit Union. This program which was started a couple years ago, offers a line of credit on a checking account. This credit is available to anyone opening an account and has a \$500 limit to be used for emergencies only.

"I spent 24 years on active duty, retiring as commanding officer of VP-30 here in 1999. When I first took over the squadron, I was really surprised to learn how many Sailors were all of a sudden in debt over their heads. I had never encountered this problem before, so I did some investigating and discovered what kind of interest rates they were paying on these payday loans," said Chalker Brown, vice president of the NAS Jax Branch of Jax Navy Credit Union.

"After learning all about these types of businesses, I became the Navy's spokesman on the situation. The Chief of Naval Operations and the Secretary of the Navy designated me to speak on behalf of the Navy to the Florida House and Senate members, attorney general, comptroller and many others in an effort to try to get some kind of legislation in place to get rid of the payday lenders," Brown stated.

"When I retired from the Navy, that is one of the reasons I wanted to work for this branch of the Jax Navy Credit Union. I wanted to create some type of program that would give Sailors an alternative to using payday lenders. After much thought we came up with the overdraft protection plan. In the two and a half years I've worked here, we've been successful in helping more than 100 Sailors get away from payday lenders," explained Brown. "I will give a minimum of \$500 to any Sailor who needs it for an emergency. This line of credit is available and no interest is accrued unless they tap into it."

If a Sailor has an emergency and uses the credit, they are encouraged to pay off the credit the next payday. If they can't, a minimum is taken out of their account each month at a low interest rate.

"This program has been extremely successful. We were concerned the pro-

gram might be abused, but that hasn't happened. It's been a win-win situation," said Brown enthusiastically.

In an effort to help people in this area become more aware about payday lenders, a coalition was formed in Jacksonville. "This coalition is comprised of people from several local credit unions, the Florida Legal Service, Jacksonville Consumer Affairs Division, Consumer Credit Counseling and the state attorney's office," said Faraldo, who is also a member of the group.

"We started this coalition several years ago in an effort to stop the title loan companies. In 1999, this finally happened when the City of Jacksonville and the State of Florida passed a law limiting title loan companies to a 30 percent interest rate. They packed up and moved to Georgia where they could continue to charge a 300 percent interest rate. And then, the payday lenders moved in," he continued.

According to both Faraldo and Brown, payday lenders are a much bigger problem here than the title loan lenders. "Many military members don't have a clear title to their vehicle which is what title loan lenders required. Then if you missed a payment, they would take the vehicle and sell it. Payday lenders are much worse and they target military members," said Brown.

"Unfortunately, Sailors still use them. Two years ago last June, we counted more than 150 bounced checks to payday lenders in a two-week period. That doesn't count the number that automatically cleared. Those numbers have declined since we started the overdraft protection plan. But we still have a ways to go to educate people on this problem," Brown added.

One of the main goals of the coalition is to educate the public about payday lenders. Although it's a big problem locally, it's an even bigger problem Navy-wide. A new course was recently added to the recruit-training curriculum covering financial management including a chapter on title and payday loans. This subject is again reinforced at commands and through indoctrination classes.

Another goal of the coalition is to compete payday lenders out of business by giving people other sources to use when they need help.

And finally, the coalition is continuously fighting to get some type of legislation to passed to set a reasonable limit on what interest rates these types of business can charge. "This is a huge problem because the state laws say that companies can export interest rates from one state to another. This means if someone charts a bank in another state, they can charge whatever interest rate that state allows here. Some states have no usury laws and can charge any rate they like," said Faraldo. "The federal government needs to step in and say that state laws apply in this matter. One state has no speed limit, but you can't come to Florida and drive as fast as you like because you can in another state."

Currently, several class actions suits are in the courts in an effort to change this legislation. "We have a wonderful attorney named Lynn Drysdale who works for Florida Legal Services who handles these cases. She has done a tremendous job helping out the Sailors here when they have problems with payday lenders. The state attorney's office will not prosecute anyone who has bounced a check to a payday lender because they knowingly accept bad checks. They can't file criminal charges, but the payday lenders will go to civil court. That's where Lynn can help," said Brown.

Traveling just outside the main gate, you will find several payday lenders just waiting to "give" you some fast cash. And if you don't feel like getting into the car, hop on the computer, do a search for payday lenders and see how easy it is to get a payday loan. Just make sure you read the fine print and know what you're getting yourself into before writing that check. It may be a situation you may never get out of.

Note: In recent years, many title and payday lenders have advertised in Jax Air News and other local military newspapers. In an effort to stop Sailors from using these businesses, all title or payday lenders are now required to publish their interest rates within the advertisement.

## DoD fights government travel credit card abuse

WASHINGTON (NNS) — Defense officials are on the trail of anyone who has not paid their government travel credit card bill and those who've misused government purchase cards.

Defense Secretary Donald H. Rumsfeld "is moving forcefully" to correct department travel and purchase credit card problems, "which he considers to be very serious," DoD Comptroller Dov S. Zakheim said in a Pentagon press briefing today. The department intends to have a package of remedies in the form of proposed legislation or administrative changes within 60 days, he added.

Zakheim said he set up a task force about a week ago made up of the DoD inspector general and Defense Criminal Investigative Service, and representatives from the Office of Personnel Management, Justice Department and Office of Management and Budget. The task force objectives are to investigate and punish wrongdoers, develop reforms, and improve training and senior management enforcement.

The Defense Department has issued about 1.4 million travel credit cards to individual employees and service members. Last year, cardholders charged some \$3.4 billion using the cards. The department has also issued about 207,000 purchase cards to persons authorized to buy office supplies and equipment. Last year, \$6.1 million was spent using DoD purchase cards.

Defense officials say users' current delinquency rate on travel cards is 11.7 percent and 3 percent for centrally billed purchase card accounts. Accounts are considered delinquent when payment is not made within 60 days. Punishment for card misuse, fraud and abuse include termination of DoD employment, imprisonment, probation, restitution, fines and demotion, officials said.

The Defense Criminal Investigative Service has 17 open investigations involving 90 persons allegedly involved in credit card fraud. Other completed cases have resulted in jail terms, probation and restitution. Examples include:

- A Florida man pleaded guilty to placing fraudulent charges on 13 government credit cards. He was sentenced to 18 months in jail and 36 months probation, and ordered to pay \$262,840 in restitution and other fees.

- In another case, a Texas man pleaded guilty to using a government credit card to buy a television for personal use. He was fired and sentenced in federal court to a \$3,000 fine and \$1,400 in restitution.

- A Virginia man must pay \$400,200 in restitution after pleading guilty to bribing Joint Staff Supply Service employees to buy from his office supplies company using their government credit cards. He was sentenced to 27 months in jail and 36 months probation.

Zakheim called the credit card programs a major and essential part of DoD's efforts to improve its business practices. The cards cut costs, free up funds for critical requirements and create the potential for accountability.

"What we're looking for now are better ways of executing that," he said. "The issue is not to eliminate the cards — that is going backward. What we've got to do is prevent misuse."

The problem is not widespread, Zakheim stressed. "I think sometimes people get the impression that there is this overwhelming degree of misuse. It is simply false." While the delinquency rate on the DoD cards is higher than for private-sector cards, he noted, that doesn't mean the department thinks it's acceptable.

"No abuse is acceptable," he stressed. "No delinquency is acceptable."

Since April 2001, defense officials have taken steps to reduce misuse, fraud and abuse and have succeeded in cutting the total delinquent amount from \$20 million to about \$6.9 million, he said. Because of one step, for instance, employees can't transfer to another office or leave the department until delinquent credit card charges are addressed.

They're also looking at making credit card abuse a specific offense under the Uniform Code of Military Justice.

They're looking at suspending employees' security clearances; increasing prosecution and possibly using state and local courts to prosecute; accelerating electronic billing for purchase cards; and improving training.

"You have to convince people that this is a major concern," Zakheim said. "The kind of money that can be lost this way is money that can be spent on bombs, bullets, readiness — whatever."

For more about the Department of Defense today, go to <http://www.defenselink.mil/today>.



# WELCOME HOME HS-11

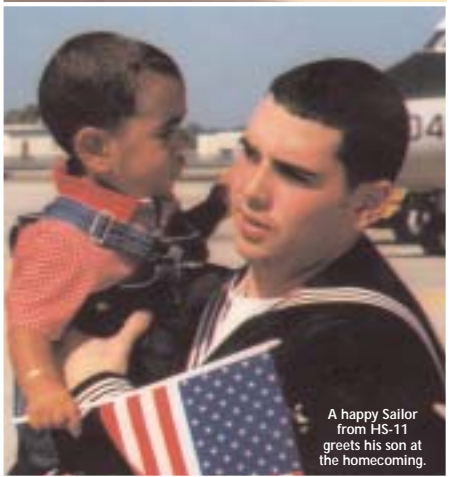


Members of HS-11 arrive home at NAS Jacksonville last Tuesday, after being deployed onboard USS Theodore Roosevelt.



A.J. and David Kammerer display a banner welcoming home their loved one at the HS-11 homecoming.

Photos by  
JO2(SCW)  
Eric Clay



A happy Sailor from HS-11 greets his son at the homecoming.



Kaitlin and Branden Seay anxiously await to see their father, Lt. Cmdr Shannan Seay of HS-11 who returned home from deployment last Tuesday.



Lt. Cmdr. Shannan Seay of HS-11 is reunited with his children Kaitlin and Branden after the long deployment.





Pilots from VS-32 fly in formation over their hangar at NAS Jacksonville just prior to landing for their homecoming. The squadron, deployed on USS Theodore Roosevelt, spent a record 159 days at sea

Photo by PH1(AW) Antonio Borges



Some anxious family members await the arrival of the pilots and aircrew from VS-32 at the hangar.

Photo by Kaylee LaRocque



Photo by PH1(AW) Antonio Borges

Lt. Shannon Corkill of VS-32 greets his wife Cheryl at the homecoming.



## NavHosp JAX

### Volunteers help make Easter brighter for needy children!



Photo by Loren Barnes

RP2 Crystal Payne and HM2 Anna Rosendahl assist Joan Connolly, Children's Home Society of Florida volunteer coordinator, prepare hundreds of Easter Baskets donated by Naval Hospital staff and family members for the home's children.

# Reducing your risk of a heart attack

From Naval Hospital Jacksonville Public Affairs

**Y**ou can reduce your risk of having a heart attack—even if you already have coronary heart disease (CHD) or have had a previous heart attack. The key is to take steps to prevent or control your heart disease risk factors. To reduce heart attack risk:

#### Stop smoking cigarettes

Cigarette smoking greatly increases the risk of fatal and nonfatal heart attacks in both men and women. It also increases the risk of a second heart attack among survivors. Women who smoke and use oral contraceptives have an even greater risk than smoking alone. The good news is that quitting smoking greatly reduces the risk of heart attack. One year after quitting, the risk drops to about one-half that of current smokers and gradually returns to normal in persons without heart disease. Even among persons with heart disease, the risk also drops sharply one year after quitting smoking and it continues to decline over time but the risk does not return to normal.

The Virtual Office of the Surgeon General <http://www.surgeongeneral.gov/tobacco> contains information to help smokers quit. The U.S. Food and Drug Administration has approved five medications to help you stop smoking and lessen the urge to smoke: Bupropion SR, Nicotine gum, Nicotine inhaler, Nicotine nasal spray, and Nicotine patch. All of these medicines will more or less double your chances of quitting and quitting for good.

#### Lower high blood pressure

High blood pressure makes the heart work harder. It increases the risk of developing heart disease, as well as kidney disease and stroke.

Also called hypertension,

it usually has no symptoms. Once developed, it typically lasts a lifetime.

Blood pressure is recorded as two numbers—the systolic pressure (as the heart beats) over the diastolic pressure (as the heart relaxes). For example, a measurement would be written as 120/80 mm Hg (millimeters of mercury).

Normal blood pressure is less than 130 mm Hg systolic and less than 85 mm Hg diastolic. An optimal blood pressure is less than 120 mm Hg systolic and less than 80 mm Hg diastolic. A consistent blood pressure reading of 140/90 mm Hg or higher is considered high blood pressure. If the systolic and diastolic pressures fall into different categories, the higher category is used to classify blood pressure status.

To help prevent or control high blood pressure, you should: lose excess weight; become physically active; follow a heart healthy eating plan, including foods lower in salt and sodium; limit alcohol intake; and, if you are prescribed a medication, take it as directed.

The main types of high blood pressure medications are: diuretics, beta-blockers, angiotensin converting enzyme (ACE) inhibitors, angiotensin antagonists, calcium channel blockers, alpha blockers, alpha-beta blockers, nervous system inhibitors, and vasodilators. It's important that you take medication as prescribed and control your blood pressure to below 140/90 mm Hg.

Reduce high blood cholesterol

The level of cholesterol in the bloodstream greatly affects the risk of developing heart disease. The higher the level of blood cholesterol, the greater the risk for heart disease or heart attack.

Why? When there is too much cholesterol (a fat-like substance) in the blood, it builds up in the walls of

arteries. Over time, this buildup causes arteries to become narrowed, and blood flow to the heart is slowed or blocked. If the blood supply to a portion of the heart is completely cut off, a heart attack results.

Various factors affect cholesterol levels: diet, weight, physical activity, age and gender, and heredity.

High blood cholesterol itself does not cause symptoms. You may not know your blood cholesterol level is too high. So, it's important to have your cholesterol measured. Adults age 20 or older should have their cholesterol checked at least every five years. It is best to have a blood test called a lipoprotein profile. This test measures total cholesterol, "good" and "bad" cholesterol, as well as triglycerides, another form of fat in the blood.

High cholesterol is treated with lifestyle changes—a heart healthy eating plan, physical activity, and loss of excess weight—and, if those do not lower it enough, medication. Medications include statins, bile acid sequestrants, nicotinic acid, and fibric acids.

#### Aim for a healthy weight

A healthy weight is crucial for a long, healthy life. In 1999, almost 108 million or 61 percent of adults in the United States were overweight or obese. Being overweight or obese increases your risk of heart attack. And, it increases your risk of developing high blood cholesterol, high blood pressure, and diabetes—each of which also increases your chance of having a heart attack. If you are overweight, even a small weight loss—just 10 percent of your current weight—will help to lower your risk of developing those diseases.

Two of the measures that assess whether or not a person is overweight are body mass index (BMI) and waist circumference. BMI is

a measure of weight relative to height. Waist circumference measures abdominal fat. The risk for developing heart and other diseases increases with a waist measurement of more than 40 inches in men and more than 35 inches in women.

To be at their best, adults need to avoid gaining weight and many need to lose weight. Losing weight and keeping it off depends on a change of lifestyle that combines sensible eating with regular physical activity, not a temporary effort to drop pounds quickly. If you need to lose excess weight, talk with your health care provider about developing an action plan, which includes a hearty, healthy, low-calorie, nutritious eating plan and physical activity.

#### Be physically active each day

Being physically active reduces the risk of heart-related problems, including heart attack. Physical activity can improve cholesterol levels, help control high blood pressure and diabetes, and manage weight. It also increases physical fitness, promotes psychological well-being and self-esteem, and reduces depression and anxiety.

Those who have already had a heart attack also benefit greatly from being physically active. Many hospitals have a cardiac (or heart) rehabilitation pro-

gram. A health care provider can offer advice about a suitable program.

To protect your heart, you only need to do 30 minutes of a moderate-intensity activity on most and, preferably, all days of the week. If 30 minutes is too much at one time, you can break it up into periods of at least 10 minutes each.

If you have been inactive, you should start slowly to increase your physical activity.

If you have coronary heart disease, check with your health care provider before starting a physical activity program. This is especially important if you are over age 55, have been inactive, or have diabetes or another medical problem. Your health care provider can give you advice on how rigorous the exercise should be.

#### Manage Diabetes

Diabetes mellitus affects more than 16 million Americans. It damages blood vessels, including the coronary arteries of the heart. Up to 75 percent of those with diabetes develop heart and blood vessel diseases. Diabetes also can lead to stroke, kidney failure, and other problems.

Diabetes occurs when the body is not able to use sugar as it should for growth and energy. The body gets sugar when it changes food into glucose (a form of sugar). A hormone called insulin is needed for

the glucose to be taken up and used by the body.

Symptoms of diabetes include: increased thirst and urination, weight loss, and blurred vision, hunger, fatigue, frequent infections, and slow healing of wounds or sores.

There are two main types of diabetes: insulin-dependent, or type 1, and noninsulin-dependent, or type 2. Type 1 usually appears suddenly and most commonly in those under age 30. Type 2 diabetes occurs gradually and most often in those over age 40. Up to 95 percent of those with diabetes have type 2. You're more likely to develop type 2 if you are overweight or obese, especially with extra weight around the middle, over age 40, have high blood pressure, or have a family history of diabetes. Diabetes is particularly prevalent among African Americans, Asians, and Native Americans.

Because of the link with heart disease, it's important for those with diabetes to prevent or control heart disease and its risk factors.

Fortunately, new research shows that the same steps that reduce the risk of heart disease also lower the chance of developing type 2 diabetes.

The above information is from the National Institute of Health website <http://rover.nhlbi.nih.gov/actinfo>. Information is also available through Naval Hospital Jacksonville's Health Education Office. Call Sharon Gladden or HME Greg Eberhardt at 542-7300 or 7431.





# To pierce or not to pierce?

## Piercings must follow guidelines of uniform regulations

By JO2(SW) Shae Blasko  
Staff Writer

Over the recent years, piercings have become a huge problem with Sailors. "Sailors must always keep in touch with the Navy's uniform regulations," said Naval Air Station Jacksonville CNOCM Charles Lawson. "Piercings are a growing problem and Sailors seem to forget that piercings have regulations on what and how to wear them."

Body Piercing is not authorized while in uniform according to the U.S. Navy Uniform Regulations manual. According to the manual, no articles, other than earrings (one earring per earlobe) for women, shall be attached to or through the ear, nose, or any other body part.

Body piercing is also unautho-

ized for Sailors in civilian attire when in a duty status. Never is it authorized while on board a ship, craft, aircraft, or in any military vehicle or within any base or other place under military jurisdiction, or while participating in any organized military recreational activities.

When considered inappropriate by the commanding officer, body piercing may be prohibited while in foreign countries.

"Sailors need take pride in themselves, the Navy and the uniform we wear by following the Navy's uniform regulations," added Lawson.

Conservative jewelry is authorized for all personnel and shall be in good taste while in uniform. Eccentricities or faddishness are not permitted.

Piercings also pose potential health issues. Infection is the



most common problem associated with piercings, according to the Center for Disease Control.

Some other but more unlikely health issues associated with piercings are HIV and Hepatitis.

For more information on piercings and the types of health issues involved log on to [www.cdcc.gov](http://www.cdcc.gov).

Jewelry can also cause safety problems such as Foreign Object Damage (FOD) hazards.

All jewelry shall be worn within the following guidelines according to the regulations. Only one rings per hand is allowed while in uniform, including a wedding/engagement ring set. Rings are not allowed to be worn on the thumb.

Earrings for men are not authorized while in uniform. Additionally, earrings are not authorized in civilian attire when in a duty status or while in or aboard any ship, craft, aircraft, or in any military vehicle or within any base or other place under military jurisdiction, or while participating in any organized

military recreational activities.

"Males with earrings has become a really noticeable issue," said Lawson.

"Sailors sometimes forget that they must follow uniform regulations while in civilian attire."

Women may wear one earring per ear (centered on the earlobe) and may be worn while in uniform. These earrings must be a 4 to 6 mm ball (approximately 1/8 - 1/4 inch), plain with shiny or brushed matte finish, screw-on or with posts. Officers and chief petty officers may wear gold, while all enlisted must wear silver. Small single pearl earrings are also authorized for wear with dinner and formal dress uniforms.

For information on U.S. Navy uniform regulations contact your chain of command or go to [www.bupers.navy.mil](http://www.bupers.navy.mil).

### City of Jacksonville sponsoring children's walk

The Seventh Annual Stand for Children's Day Walk and Community Fair is May 18.

What you can expect: Navy personnel, family members and friends will gather as a group at Jessie Ball DuPont Park, 1123 Prudential Drive at 8 a.m. They will be led in a leisure walk by Navy leaders across the Main Street Bridge to the Jacksonville Landing for a rally on behalf of children and other scheduled activities. Other agencies, organizations and community groups will also participate in this event. Wear your command cap and t-shirt.

Events: Carnival games and prize giveaways, mini-train rides, summer camp and childcare information booths, child seat belt workshop, live entertainment, educational interaction booths, face painting, balloon art and more. All activities are open to the public.

All commands and departments, spouse clubs and other Navy organizations that participate as a group in the walk will receive a certificate of recognition. Navy commands have been invited to set up static displays or provide demonstrations at The Landing for children on this day. Interested commands should call 542-2766, Ext. 130 for information.

How to get involved: To sign up for the walk, e-mail [oparker@nasjax.navy.mil](mailto:oparker@nasjax.navy.mil). For additional information, call your base Navy Community Service Program Coordinator at 542-2766, Ext. 130.

History of Stand For Children: Stand For Children was formed by the Children's Defense Fund to organize a mass demonstration for children on June 1, 1996, at the Lincoln Memorial in Washington, D.C. Organized in just over five months and endorsed by more than 4,000 local, state,

and national organizations, the first Stand For Children Day drew more than 300,000 people, making it the biggest gathering for children in American history.

That historic day was Stand For Children's founding. Moved by the flood of calls expressing interest in local action following Stand For Children Day, rally organizers Jonah Edelman and Eliza Leighton began on June 2, 1996 to transform Stand For Children into an ongoing nationwide grassroots voice for children's health, education, and safety.

Stand For Children is America's only nationwide grassroots voice for children. It is a nonpartisan organization committed to building a voice strong enough to give all children an opportunity to grow up healthy, educated and safe.

Mission: Stand For Children's mission is to build a voice strong enough to give all children the opportunity to grow up healthy, educated, and safe. Stand For Children is a national, nonpartisan membership organization:

Our members take action nationally on a range of children's issues.

Our teams put on local Stand For Children Day activities to raise awareness about children's needs and take action on state and national issues.

Our chapters organize locally to improve the quality of child care, increase after-school programs and teen activities, make schools better, increase children's access to health services and education, and address other community concerns.

Our community supporters, both non-profit organizations and businesses, support Stand For Children with their contributions and their commitment to children and families in their workplace and in their community.

## HELPING HANDS

### Landscapers needed

The Jacksonville Baptist Home for Children needs volunteers to help plant flowers, rake lawns and help with minor clean-up of their horse barn. Shifts are available during the week from 9 a.m. to 2 p.m. and Saturdays from 9 -11:30 a.m. Refreshments and tools are provided. Call Sherri Albertson at 542-5380 to sign up.

### Very Special Arts Festival

This international organization provides experiences in the arts for people with disabilities. Join the Cummer Museum of Art & Gardens this weekend to help make this event a success. Help is needed to assist students with disabilities complete art projects during this event. Call Hope McMath at 355-0630, Ext. 246 for details.

### It's Showtime at the Apollo

This kids talent search is being held at the Avenues Mall on Saturday. Volunteers are needed to assist with various behind the scenes activities. Call Cassandra Ramirez at 802-5704 for more information.

### Help the Girls Scouts

Volunteers are needed to assist the Girl Scouts of Gateway Council with their 90th

anniversary "The Beat Goes On Parade" on April 13. Call Mona Wootsen at 693-9308 or email [bpaulson@girlscouts-gateway.org](mailto:bpaulson@girlscouts-gateway.org) for details.

### Earth Day events

Volunteers are wanted to assist with children's crafts at this year's Earth Day Ecology Fair at the Jacksonville Landing on April 20. One, two-hour shifts are available from 10 a.m. to 4 p.m. Call Sherri Albertson at 542-5380 for info.

### Help build a home

Another HabiJax event is planned for April 22 through May 11. Volunteers are needed to do roofing, painting, framing and landscaping. Help is also needed at the framing plant and new, non-profit HomeStore. Minimum age is 16. For more information call Karen Pruitt at 798-4529, Ext. 240.

### World of Nations Celebration

Join the City of Jacksonville April 26-28 from 8 a.m. to 9 p.m. in Metro Park to celebrate the World of Nations. Various volunteer opportunities are available. Call Sue Bibesi at 630-1020 for information.

### Retirement training offered

The following is the Human Resources Center's upcoming retirement training schedule. All seminars are held at the Spindrift Hotel in Orange Park.

April 18	CSRS Mid-Career Retirement	\$90
April 19	FERS Mid-Career Retirement	\$90
June 12	CSRS Pre-Retirement	\$85
June 13	FERS Pre-Retirement	\$85
Aug. 14	CSRS Pre-Retirement	\$85
Aug. 15	FERS PRE-RETIREMENT	\$85

For more information, contact your training representative or Gloria Austin at DSN 868-3110 or e-mail [gloria\\_austin@se.hroc.navy.mil](mailto:gloria_austin@se.hroc.navy.mil).

# Navy doctor to join next shuttle mission

KENNEDY SPACE CENTER, Fla. (NNS) — Capt. Lee Morin, Medical Corps, is heading for the stars. The Navy flight surgeon will be a mission specialist aboard the shuttle orbiter Atlantis, scheduled for takeoff today.

During the 11-day mission, Morin will serve as the crew medical officer; he will perform medical research and participate in the ongoing construction of the International Space Station.

In addition to tending to any medical needs that might arise, Morin's research will include developing and evaluating exercise equipment that will help astronauts stay fit during extended periods in space. He will also tackle other space health problems.

"One great challenge in rendering medical treatment in space is how the patient is restrained in a microgravity environment," said Morin. "To administer CPR (cardiopulmonary resuscitation), you basically stand on the ceiling and push down against the patient's chest."

As a space station construction worker, Morin will make two space walks to install struts, cables and other parts to the structure. This is part of the third and last phase of the space station's construction.

Morin was commissioned in 1982, and worked in aviation and undersea medicine until 1996, when NASA selected him as an astronaut candidate. This mission, designated STS-110, is his first.

"I think that most people in naval aviation would see the astronaut program as a dream job," Morin said. "I applied to go for the gusto."

In addition to Morin, the shuttle Atlantis will carry computer software that the Navy doctor personally developed. Computer programming is just part of his innovative skills.

"Lee is an absolute genius and can build just about anything," said Duane Ross, NASA's manager of the astronaut selection office.

With his flight drawing near, Morin has put aside everything but the mission.

"Once you get assigned, you set aside pretty much all of your hobbies and interests to get ready," he said.

Morin has, however, set his sights beyond the immediate on one future endeavor. "We'll worry about first things first, but I hope that I get a chance to go again," he said.

To learn more about STS-110, visit <http://www.space-flight.nasa.gov>. For information on Navy Medicine, go to <http://navymedicine.med.navy.mil>.

## NAS Jacksonville hosting Technology Exposition 2002

A free Technology Exposition will be held here on April 15 in the Navy-Marine Corps Reserve Center, Bldg. 938 from 10 a.m. to 2 p.m. All personnel are invited to attend.

More than 20 exhibitors will be on hand demonstrating the latest computer hardware, software and services.

Some featured technologies are: Modular Workstations, Computer Training, IT, Web, and Management Services, e-Business Solutions, Office Furniture, Document Management Solutions,

Document Imaging and Scanning Solutions, Storage Solutions, Knowledge Management, Data Warehousing, Network Operations Services, Web/Enterprise Content Management, Information Assurance/Security, Mobile Computing Solutions, Wireless Networking/ Computing, Collaboration Tools, Software, Hardware and much more.

The event is sponsored by NavCom TelSta Puget Sound. For more information call 1-888-603-8899, Ext. 231.

## SGLI now includes family members

The Servicemembers' Group Life Insurance (SGLI) plan now covers spouses and eligible children.

The Veteran's Opportunities Act of 2001 allows up to \$100,000 coverage for military spouses and \$10,000 coverage for each child.

If the service member has SGLI coverage of \$100,000 or more, maximum coverage for the spouse will be automatic, and premiums will be deducted along with the member's premium from each month's pay. If the service member carries less than \$100,000 coverage, the spouse's coverage can be no higher than the member's.

Coverage for children up to age 18, or 23 if a full-time student, is free and automatic, so long as the member is participating in SGLI. Eligible Reserve component members will receive the same family-member coverage with premiums being deducted from their drill pay.

Service members will be able to decline or reduce spousal coverage, but officials are still working out

the details. "Opt out" procedures and updates will be posted to the SGLI web site.

Eligibility for spousal and child coverage would end if the member terminates coverage, separates, retires, dies or if the couple divorce. However, spousal coverage will extend 120 days past the date eligibility ends.

Spousal coverage can be converted to commercial policies when the service member separates from the military, but cannot be converted to the Veterans' Group Life Insurance plan.

For more information go to [www.insurance.va.gov/sglivgli/sglifam.htm](http://www.insurance.va.gov/sglivgli/sglifam.htm).

# Need a lift? Hop aboard



Photo by HM3 Christina Helms

For your convenience the Naval Hospital now offers a parking lot shuttle service. The Hospital's Red Cross volunteers run the program and offer shuttle service Monday through Friday, 8 a.m. to 1 p.m. in the outpatient parking lot. Currently, the Red Cross is looking for new volunteers to operate the program, so if you are outgoing, eager to help and possess a current Florida drivers license come on down. The Red Cross office in the hospital is currently taking applications. For more information please call 542-7525.

## The Veteran's Corner: Tricare For Life claims update

By Jennifer Carroll

Executive Director, Florida Department of Veterans' Affairs

As Executive Director for the Florida Department of Veterans' Affairs, I work closely with many veterans' organizations and receive updates from them on many of the current veterans' initiatives and programs.

One of the most positive programs to affect many of our veterans is the TriCare for Life (TFL) program that began last year. I appreciate the efforts of The Retired Officer Association (TROA) to keep us aware of this program's progress - including some of the most common problems encountered by those enrolled in TFL.

By the end of February, DoD had received more than 7.6 million TFL claims and had completed processing on more than 7 million of them, paying out more than \$243 million in health care benefits. Claims processing contractors report that nearly all of the initial TFL claims "hiccups" either have been resolved. Here's a recap of the status of the main initial problems:

**Electronic Claims Omission.** Approximately 13 percent of TFL beneficiaries were inadvertently left out of TFL's initial data exchange with Medicare. Because Medicare was initially unaware that these people were TFL beneficiaries, their Medicare claims were not forwarded to TFL.

This group was re-entered into the electronic process by mid-December. But the affected beneficiaries needed to file a paper TRICARE claim to receive reimbursement for doctor visits between Oct. 1, 2001 and about Dec. 7, 2001.

**Status:** TFL contractors report they have already processed large numbers of these paper claims, but there is no way to tell whether all of them have been submitted.

**Beneficiary action needed:** Affected beneficiaries who had unpaid claims for visits during that period last fall must file a paper TRICARE claim (Form DD2642), plus a copy of the Medicare Summary Notice (MSN) for the relevant visit.

**Expired ID cards.** Many older beneficiaries who had let their military ID cards expire had their initial TFL claims denied.

**Status:** TFL is centrally identifying and reprocessing all claims denied for this reason, and will pay them until July. The vast majority of corrected payments was completed in March.

**Beneficiary action needed:** Beneficiaries with expired ID cards must renew them by July, or their subsequent TFL claims will be denied. Those who need help getting new ID cards can contact the Defense Manpower Data Center Support Office at 1-800-538-9522.

**Excess charges payment.** Three to four percent of TFL beneficiaries visit doctors who do not "accept

Medicare assignment." Providers who don't accept assignment may charge up to 115 percent of the Medicare-allowable charge. TFL will cover this extra 15 percent charge. However, the TRICARE claims processors initially didn't get the word, and initially denied the extra payment.

**Status:** TFL had identified and made corrected payments for all of the previously unpaid claims as of mid-February.

**Beneficiary action needed:** None.

**OHI indicator.** Some members who canceled other health insurance (OHI) in conjunction with switching to TFL coverage and advised TFL of the cancellation had initial TFL claims denied because the Medicare claim system still indicated their OHI was still active. (By law, the OHI must pay first.)

In some cases, this was a simple processing delay. In others, the other insurance company delayed notifying Medicare to avoid missing any delayed claims for medical visits before the cancellation.

**Status:** TFL processes have been changed to override the Medicare OHI indication if the beneficiary has notified DoD of the OHI cancellation, either by mail or by phone. Erroneously denied claims are being centrally identified and reprocessed. More than 160,000 previously denied claims had been corrected and reprocessed by the end of February.

**Beneficiary action needed:** None.

**Beneficiary notification failure.** Members who canceled their OHI but who did not notify TFL of such cancellation also may have their claims denied as discussed in the previous paragraph.

**Status:** TFL can't correct the problem unless they are made aware of the cancellation.

**Beneficiary action needed:** If notified that your TFL claim was denied for this reason, call the TFL call center toll-free at 1-888-363-5433. The call center can provide a phone number for your state/region that you can call to update your TFL record to show your OHI has been canceled, your claim then can be reprocessed automatically. TMA leaders report that TFL claim denial rates are dropping. Initially 30 percent, the rate is now down to 23 percent, and this trend should continue with correction of initial processing problems.

The single most frequent reason for a denied claim (almost half of all denials) is that something in Medicare of TFL files shows the beneficiary has other health insurance (OHI). Despite intensive efforts by TMA, TROA and many others, only 63 percent of TFL-eligibles have told DoD of their intent to retain or drop any Medigap insurance coverage they may have had.



## Navy News

### DoD identifies Navy SEAL killed in Afghanistan

*Special: news release from the Department of Defense*

WASHINGTON (NNS) — The Department of Defense announced March 28 that Navy

SEAL Chief Hospital Corpsman Matthew J. Bourgeois, 35, of Tallahassee, was killed Wednesday (March 27), approximately 11 p.m. EST, while conducting small-unit training at a

remote site near Qandahar, Afghanistan.

*For information on SEALs and Naval Special Warfare, go to <http://www.seal.challenge.navy.mil>.*

### CNO gives state of the Navy address at Navy League Sea-Air-Space Exposition

WASHINGTON (NNS) — The U.S. Navy was ready and deployed on Sept. 11 and has continued to prove itself on the point in Operation Enduring Freedom, Chief of Naval Operations Adm. Vern Clark said March 28 in a State of the Navy address at the Navy League Sea-Air-Space Exposition.

"I believe the events of the last year have proved beyond the shadow of a doubt that the nation needs a piece of its military to be able to operate in the international domain — that's space and the seas — in places where we don't need a permission slip to represent the vital interest of the United States of America," the CNO said.

Noting that the Navy has played a central role in every facet of Operation Enduring Freedom, Clark said carrier-based aircraft have flown over three quarters of the tactical strikes in the war on terrorism. Eighty percent of those missions were carried out on targets of opportunity, unknown at the time of launch.

Emphasizing the importance of the Navy's reach, Clark added that the sorties are being launched from the sea and flown hundreds of miles inland.

"It's as if you launch from a position 100 miles south of New Orleans, fly to the Great Lakes, orbit around for awhile waiting for the designation of your target in the evolving intelligence, con-



Admiral Vern Clark  
Chief of Naval Operations

duct your strikes, fly back to the Gulf of Mexico and then, at 3 o'clock in the morning, land on something the size of a postage stamp."

The CNO also stressed the joint nature of operations in the war on terrorism, noting that Navy and Marine Corps squadrons are flying strikes from aircraft carriers, Navy maritime air patrol squadrons are conducting surveillance flights in support of ground troops, and Navy ships are part of an allied armada of 92 ships from 14 coalition nations.

Clark said that this kind of reach and "persistent, combat credible power" are the key requirements for the Navy of the future.

"If we're going to be successful in executing and ensuring that this nation has a force that can kick down the door from that

international domain, we must have the capability to climb in the ring," the CNO said. "That means that we must bring technology at rates that ensure we will not only deter future enemies, but dissuade them."

Clark discussed that the future was about repackaging our forces. He provided examples such as submarines and Tomahawk-shooting destroyers operating with amphibious ready groups, increases in unmanned aircraft and greater partnerships with the Coast Guard for homeland defense. He stressed the importance of partnering with industry and of growing and developing Sailors.

"We will not give up on the investment in technology that makes sure that the men and women who raise their right hand and make a pledge to this nation have the technology, warfighting capability, characteristics and equipment that are second to none. We are not looking for any even fights."

The CNO noted the impressive technological advances on display at the exposition. He also praised the performance of the technology that has been implemented in Operation Enduring Freedom. But he reminded those in attendance that Navy's real success is, "due to the dedication, commitment, training and superior performance of our Sailors."

*For more on the CNO, go to <http://www.chinfo.navy.mil/navpalib/cno>.*



Photo by PH2(AW)/Chantel Chapman

Family members and Housing employees reveal the plaque that will go on BEQ Building 1394 in honor of the late BMC James Williams, the Navy's most decorated enlisted Sailor.

### NS Mayport names BEQ after Medal of Honor recipient

MAYPORT (NNS) — On the rivers of Vietnam in 1966, Boatswain's Mate 1st Class James E. Williams served as a boat captain of River Patrol Boat (PBR) 105. For heroic actions during a three-hour battle that were in complete disregard for his own personal safety and resulted in the destruction of 65 enemy boats, Williams was awarded the Medal of Honor in 1968.

To honor his contributions to the nation and the Navy, Naval Station Mayport held a ceremony March 22 to name one of its bachelor enlisted quarters (BEQ) after

Williams. BEQ 1394 will now be known as "Chief Boatswain's Mate James E. Williams Hall." A plaque with his name and portrait will be on display at the entrance way of the building allowing those who live there to know of Williams' accomplishments.

"Williams was the kind of man who believed in taking care of his shipmates," said retired Capt. Chester Smith during the dedication ceremony. Smith was a friend of Williams and served with him in Vietnam. "If Willie was your friend, you knew you were taken care of."

Also in attendance

at the ceremony were friends and family members of Williams, including World War II Medal of Honor recipient Everett P. Pope.

Williams' other awards include the Navy Cross, two Silver Stars, The Legion of Merit, two Navy and Marine Corps Legion Medals and three Bronze Stars. Prior to his death in 1999, Williams' decorations made him the most decorated living enlisted Sailor, and one of the most decorated enlisted Sailors in the Navy's history.

*For information on Naval Station Mayport, go to <http://www.nsmayport.navy.mil>.*

### Update: TRICARE for Life claims

From page 10

If you previously used other insurance, your claims history with Medicare of TRICARE usually will still reflect that you have OHI unless you report its cancellation date. And, if the TRICARE system understands you still have Medicare supplemental insurance coverage, your claim will be denied. Another problem may occur if you have decided to keep your OHI and don't tell DoD.

In some cases, this can cause TFL to make a duplicate payment to your doctor (i.e. in addition to the payment from your other policy) that later may have to be recouped. This results in administrative problems for rDoD, for your doctor, and for you. These administrative problems could result in TFL getting a bad name with

providers and that could hurt all military beneficiaries.

The success of the program depends on TFL beneficiaries doing their part to make sure that the claims processors have accurate information about their coverage. So it is important for you if you are a Medicare-eligible member to confirm to DoD whether you have OHI and, if so, whether you plan to cancel or retain it, and the effective date of any planned cancellation.

Last summer, DoD sent a TFL mailing to all 1.4 million Medicare, eligible uniformed services retirees, family members and survivors requesting that they respond with their OHI intentions. If you didn't respond to the mailing, it's not too late to update your files. You should call DoD today and furnish this important

information toll free at 1-888-363-5433.

Contacting DoD has no effect on your current Medicare supplement. If you wish to make any changes to your existing supplemental coverage, you will still have to contact your insurance carrier to make those arrangements. You are under no obligation to cancel your Medicare supplement, but you do need to communicate your intentions to DoD to guard against having a claims problem.

If you need additional information, visit the TRICARE web site at <http://www.tricare.osd.mil/> or call toll-free 1-888-363-5433 for assistance with resolution of any claims problems.

If you have questions regarding this update, please address them to [legis@troa.org](mailto:legis@troa.org).



### Relief Act invoked for called-up servicemembers

The government has instituted the Soldiers' and Sailors' Civil Relief Act to help those Reservists called to active duty.

HUD has sent letters to all Federal Home Administration-approved lenders advising them of their obligations under the act.

The act advises all lenders to reduce rates on mortgages to no more than 6 percent for members of

the military on active duty.

This affects all active duty forces, but in different ways.

Active duty members must have incurred the debt prior to the time of entering active service.

For those Reservists who are being called to active duty, the debts must have been incurred prior to their date of their call-up.

The act prohibits lenders from foreclosing against

any military personnel during and immediately following their tour of active duty.

It helps military renters by ensuring they cannot be evicted from their property.

The act also allows military renters to terminate

leases without penalty if doing so is in their own best interest.

This program is designed to ease the mortgage burden of military personnel.

For more information go to [www.hud.gov](http://www.hud.gov).



Meal hours

Monday through Friday  
Breakfast: 6 to 7:30 a.m.  
Lunch: 11 a.m. to 1 p.m.  
Dinner: 4:30 to 6 p.m.  
Saturday, Sunday and holidays  
Breakfast: 6:30 to 8:30 a.m.  
Brunch: 10:30 a.m. to 12:30 p.m.  
Dinner: 4 to 5:30 p.m.

Meal costs

Breakfast: \$1.60  
Brunch/Lunch: \$3.25  
Dinner: \$3.25

Thursday

Breakfast

Minced beef w/toast  
Seasoned diced potatoes

Grits  
Grilled bacon slices  
French toast  
Omelets

Lunch

Roast turkey  
Mashed potatoes  
Candied sweet potatoes  
Hot cornbread  
Baked ham  
Cornbread dressing  
Collard greens w/ham hocks  
Tomato rice soup

Dinner

Syrian beef stew  
Steamed broccoli  
Split pea soup  
Fried fish portions  
Steamed egg noodles  
Steamed rice

Glazed carrots

Friday  
Breakfast

Oven fried bacon  
Lyonnaise potatoes  
Rolled oats  
Corned beef hash  
Apple fritters  
Omelets

Lunch

Herbed baked fish  
Rice pilaf  
Quick onion soup  
Brussel sprouts  
Chili macaroni  
Scalloped potatoes  
Succotash  
Clam chowder

Dinner

Yankee pot roast w/ gravy  
Rissole potatoes  
Steamed cabbage  
Corn on the cob  
Honey glazed Cornish hens  
Whipped potatoes  
Manhattan clam chowder

Saturday  
Breakfast

Grilled bacon  
Grilled hash browns  
Farina  
Sausage patties  
Waffles  
Omelets

Brunch

Chicken fillet sandwich  
Sausage patties  
Waffles  
Beef noodle soup  
Baked beans  
Peas w/celery  
Farina  
French fried potatoes

Dinner

Meatloaf  
Fried rice  
Caulliflower Polonaise  
Mulligatawny soup  
Southern fried fish  
Parsley buttered potatoes  
Tomato gumbo

Sunday  
Breakfast

Grilled ham

Hash browns  
Omelets  
Oven fried bacon  
French toast puffs  
Grits

Brunch

Hamburgers  
Oven fried bacon  
Grits  
Corn chowder  
Deep fried onion rings  
French toast puffs  
Assorted omelets  
Corn on the cob

Dinner

Beef stew  
Boiled noodles  
Club spinach  
Chicken rice soup  
Fried chicken  
Steamed rice  
Steamed carrots  
Biscuits

Monday  
Breakfast

Oven fried bacon  
Hash brown potatoes  
Pancakes  
Grilled ham slices  
Oatmeal  
Assorted omelets

Lunch

Veal Parmesan  
Steamed noodles  
Steamed broccoli  
Tomato vegetable soup  
Spaghetti w/meat sauce  
Rice w/parmesan cheese  
Simmered corn  
Chicken noodle soup  
Marinara sauce

Dinner

Chicken fried steak  
Brown gravy  
Whipped potatoes  
Spinach  
Roast turkey  
Steamed rice  
Steamed carrots  
Chicken noodle soup

Tuesday  
Breakfast

Creamed beef w/biscuits  
Home fried potatoes

French toast  
Grilled sausage links  
Farina  
Omelets

Lunch

Baked fresh ham  
Rice pilaf  
Peas and carrots  
Tomato rice soup  
Cajun meatloaf  
Macaroni and cheese  
Sweet potatoes  
Mulligatawny soup

Dinner

El rancho stew  
Franconia potatoes  
Calico corn  
Lemon baked fish  
Steamed egg noodles  
Steamed peas  
Tomato rice soup

Wednesday  
Breakfast

Oven fried bacon  
Cottage fried potatoes  
Corned beef hash  
Farina  
Assorted omelets  
Waffles

Lunch

Fried/baked chicken  
Baked macaroni and cheese  
Corn on the cob  
Jalapeno cornbread  
Chili macaroni  
Hopping john  
Southern style greens  
Chicken gumbo soup

Dinner

Pork chop suey  
Noodles Jefferson  
Parsley potatoes  
Herbed green beans  
Chilled apple sauce  
Ginger pot roast  
Glazed carrots  
Beef rice soup  
Steamed rice

*Note: The food service officer is authorized to make changes to the general mess menu to provide substitutions for food items not in stock or to permit timely use of perishable stocks.*

# JAX TALES

By Mike Jones - [mikejones43@hotmail.com](mailto:mikejones43@hotmail.com)

[www.rickystour.com](http://www.rickystour.com)



## COMMUNITY CALENDAR

**The Navy Wives Club of America, NWAC Jax No. 86,** meets the first Wednesday of every month. Meetings are held in Building 612 on Jason Street at NAS Jacksonville at 7:30 p.m. The Thrift Shop is open Tuesdays and Thursdays and every other Saturday from 9 a.m.-1 p.m. Call 772-0242 or President Barbara Howard at 471-1444.

**Clay County Chapter 1414, National Association of Retired Federal Employees, (NARFE)** invites all retired and currently employed federal employees to their regular monthly meeting, the second Tuesday of each month at 1 p.m. at the Orange Park Library. For more information, call 276-9415.

**Submarine Sailors** - If you have qualified on a United States Navy submarine in the past or present you are invited to join the newly inclusive established organization, called "First Coast Sub Vets". If you have qualified on a submarine from a foreign country, you are invited to join as an associate member. For more information, call Ron Robertson at 241-6222 or email [rjjax@mediaone.net](mailto:rjjax@mediaone.net).

**Girl Scout Troop 333** meets every Wednesday from 7-8:30 p.m. at NAS Jacksonville Chapel Annex. All girls grade 4-6 are invited. Adults are also needed. If interested, contact Lynne Sebring at 317-2363 or come to the meetings.

**St. Joseph's New Directions** is a year-round support group for the divorced and separated. Meetings are held the second and fourth Wednesday of every month. The meetings start at 6:45 p.m. and are held at the Lil' Angels room at St. Joseph's main church on Loretto Road. Call 268-1591.

**Christian Fellowship Night** will be held behind the Chapel in Bldg. 749 from 6:30 - 9 p.m. every Tuesday night. Contemporary music, refreshments and bible study featuring a video study of Philip Yancey's "The Jesus I never knew" will be apart of the activities. For more information, call 542-3051.

The next **Jacksonville Semper Fidelis Society** luncheon is scheduled for April 17 at 11:30 a.m. at the Picadely Cafeteria near Regency Mall. The guest speaker will be Dr. Rudy Geer. For more information, call Sharon Leahy at 545-0635 or go to the society website at [www.jaxsemperfidelis.org](http://www.jaxsemperfidelis.org).

The third annual **Florida Renaissance Festival**, brings to life the sights, sounds, tastes and beauty of the 16th Century at the Spirit of Suwannee Music Park, Live Oak, Fla., every weekend through April 7. The event features knights in full armor, jousting and fighting; artisans selling their wares, food fit for royalty, a merchant's marketplace and a "Kid's Kingdom." For information and admission prices contact the Florida Renaissance festival Office at 800-3-RENFEST or visit [www.ren-fest.com](http://www.ren-fest.com).

The U.S. Air Force will host the 47th Annual **Joint Electronic Warfare Conference** at Lackland Air Force Base, San Antonio, Texas on May 6-9. An EW Intelligence session will be held on May 6. The conference is for U.S. Government personnel only. This conference is unique in that it is the only Electronic Warfare (EW) conference where the barriers to complete communication are removed by limiting attendance to active duty military and civilian representatives of U.S. Government agencies with a need-to-know. For more information, visit <https://jewc.mugu.navy.mil> on the web.

## FROM THE GALLEY

## The Wellness Camp

We all long for a lean, healthy body and lifestyle. Some of us think that the devotion to wellness takes a lot of time and pain.

The Wellness Camp is devoted to breaking some of those myths and replacing them with facts supported by research. This program offers practical guidance on nutrition, exercise, and injury prevention.

We do not stop there! This program also looks at the effects of stress on health and teaches you methods to minimize stress reactions through the use of relaxation techniques.

Snacks, handouts, lunches, a water bottle, and a tee shirt will be provided to each participant.

**April 17 - 19**  
**sponsored by The Wellness Center**  
**and MWR Fitness Source**

**Building 867, Enterprise Avenue**  
**NAS Jacksonville**  
**(904) 542-5292, ext. 10**



# NAS Jax dethrones champs in basketball tournament

By Bill Bonser  
Sports Director

The NAS Jax Athletic Department hosted the South Atlantic Regional Sports Basketball Tournament March 22-24. There were eight teams: USS West Virginia (Kings Bay), NavSta Mayport, NAS Atlanta, Gitmo, NAF Key West, NAS Jax, Subase Kings Bay, and Port Ops (Norfolk). The tournament began last Friday with three games. There were nine games played on Saturday, with the final three games played on Sunday.

Mayport, Gitmo, NAS Jax, and Norfolk were the first round winners. In the first game of the winner's bracket, Mayport squeaked by Gitmo 72-69. In the second game, NAS Jax had an easier time as they won convincingly over Norfolk 72-55.

The victories set up a very familiar sight as archrivals Mayport and NAS Jax squared off again in the winner's bracket finals. In the first half, Mayport forced Jax into an up-tempo game and took a commanding 39-26 halftime lead.

Jax fought their way back in the second half and tied the game at one point, but Mayport managed to hang on to win the game 68-63. Mayport's win sent them to the finals where they had to wait for the winner of the loser's bracket final. They were also guaranteed second place if they lost two games. The loss sent Jax to the loser's bracket where they were guaranteed at worse a third place finish.

Meanwhile, in the loser's bracket Norfolk reached the loser's bracket finals to face NAS Jax by defeating Kings Bay 53-49 and USS West Virginia 69-64. Jax and Norfolk started out even in the first half as they played to a tie at 29 points. The game stayed close in the second half, but Norfolk could not hang with Jax down the stretch as Jax pulled out the 68-58 victory. Jax's victory set up a rematch with their nemesis Mayport for the championship.

Mayport had history on their



NAS Jacksonville Commanding Officer Capt. Mark Boensel presents Jax Coach William Hicks and team members the 2002 South Atlantic Regional Basketball Championship first place trophy.

side because they were the two-time defending champions and they had defeated Jax in Mayport last year. They also had the advantage because Jax would have to beat them twice in a row to dethrone Mayport.

Even though Jax had to defeat Mayport twice to win the championship, their philosophy was to take it one game at a time. Jax's game plan was to slow down Mayport's up-tempo game and to control the paint. Jax's strategy to control the tempo and to control the paint paid off in the first half as Jax took a 33-32 halftime lead. Jax's ability to control the tempo and dominate the paint with their big men continued to be the difference in the second half.

Jax extended their lead and they defeated Mayport 74-64 to force a second and final game between the two teams. Clarence Melson led Jax with 28 points and teammate Carl Wright added 20 points. Gabriel Speed and Warren James had 16 and 14 points respectively for Mayport.

The atmosphere was electrified and the intensity was elevated as both teams had beaten each other

in the tournament and the championship was on the line. Even though Jax was playing their third consecutive game of the day without a break, they did not show any signs of fatigue. Jax's leading scorer Clarence Melson stayed on fire pouring in 23 points in the first half to give Jax a 37-33 halftime lead.

Mayport made some adjustments in the second half to concentrate on slowing down Melson. Jax's coach, William Hicks countered Mayport's strategy by telling his team to pound the ball in low. Jax did just that by taking over in the paint with their big men Delwin Dickerson and Darius Willis combining for 15 points and by controlling the boards.

Jax's determination to keep up the intensity on defense and to control the boards proved to be the deciding factor as they defeated Mayport 66-63 to dethrone the two-time defending champions and win the 2002 South Atlantic Regional Sports Basketball Tournament.

Melson led all scorers with a tournament high 29 points and



Erik Bennett led Mayport Jax player Delwin Dickerson (with ball) tries to get one with 26 points. Past Mayport's Jack Avent (left) and Tim Grant (right).



Above: Jax player Clarence Melson sends one up for two points. Right: Mayport's Gabriel Speed delivers two points to the net.



## JAX SPORTS

### Men's tennis tournament slated

A men's competitive and recreational singles tennis tournament will be held April 29 for all NAS Jax active duty men. The tournament will be played at the Birmingham Tennis Courts at 5 p.m. Individuals playing in the tournament will earn Captain's Cup points for their respective command.

### Women's tennis tournament coming up

A women's open singles tennis tournament is scheduled for April 29. The event is open to active duty, dependents over 18, retirees, and DoD/NAF civilian women. The tournament will be played at the Birmingham Tennis Courts at 5 p.m. Active Duty women playing in the tournament will earn Captain's Cup points for their respective command.

### Intramural volleyball league forming

The league is open to all NAS Jax active duty personnel. Games will be played on Mondays, Wednesdays, and Fridays at 11:15 a.m. and noon. The season is scheduled to begin April 1. All interested personnel should stop by the base gym to get the required paperwork to join the league.

### Sports officials, scorekeepers needed

The North Florida Military Officials Association is looking for individuals to officiate soccer, softball, football, and volleyball at NAS Jax. Scorekeepers are also needed for basketball. Experience is not required. If interested, contact Al Vandercar 282-0809.

### Women's softball league forming

The women's league is open to all NAS Jax active duty, dependents over 18, retirees, and DOD civilians. All interested personnel should stop by the athletic department to get the required paperwork to join the league.

### Running and Triathlon Team

Competitive runners are wanted to represent U.S. Navy in 5K, 10K, marathons, and/or triathlons? U.S. Navy will showcase elite active duty men and women in regional races. Uniforms will be provided as well as transportation, entry fees, and lodging costs.

Interested runners must compete in sanctioned (USA Track and Field, USA Triathlon Association, or Roadrunners Clubs of America) race and your time must be one of top ten regional qualifying times. If you have run in sanctioned race and your time meets regional qualifying time, contact your base athletic director.

#### Southeast Regional Qualifying Times

5K	Men 19:00	Women 24:00
10K	Men 34:00	Women 46:00
Marathon	Men 3 Hrs. 30 Min.	Women 4 Hours
Triathlon	Men 2 Hours 30 Min.	Women 3 Hours

Triathlon time based on 1.5K swim, 10K run, 40K bike

For more information about any of the sports articles, call Bill Bonser, Sports Coordinator or Mike Gorman, Athletic Director at 542-2930/3239 or e-mail us at [dbonser@nasjax.navy.mil](mailto:dbonser@nasjax.navy.mil) or [dgorman@nasjax.navy.mil](mailto:dgorman@nasjax.navy.mil). Visit the MWR website at [www.nasjax.navy.mil/mwr](http://www.nasjax.navy.mil/mwr)

## Intramural soccer standings As of March 29

Team	Wins	Losses	Ties	Points
VP-30 O'S	2	1	0	4
NAVHOSP	2	1	0	4
SRSS	1	1	0	2
VS-24	1	2	0	2
VS-22	1	1	0	2
AIMD	0	2	0	0

**Jax Air News**

*Sports News Here Weekly!*

# MWR NOTES

**10K Run/5K Walk**

The 24th annual Navy Run is Saturday at 8 a.m. Active duty can register free prior to Saturday and all other runners will pay a registration fee is \$15. Anyone registering on Saturday will pay \$20. Commemorative t-shirts will be given to all runners. Pick-up your registration form today at any MWR facility or call 542-3518 for more info.

**Reel em' in and win cash**

The 20th annual Bass Tournament is April 13 at Safe Light. The entry fee per boat is \$75. The tournament will be team format with two anglers per boat.

Cash prizes will be awarded for the top seven places and all participants can enjoy a free cookout during the awards ceremony. The event is open to all base personnel. Call 542-3260 for more information.

**Enjoy the eye opener at Mulligans**

Mulligan's 19th Hole has the best breakfast specials for only \$3. Two eggs with toast, hash browns and your choice of coffee or juice. Breakfast is available every day of the week from 6:30 -10a.m.

We also feature a daily lunch special Monday-Friday and happy hour on Wednesdays

and Fridays from 4 – 6 p.m. Beverage specials and free munchies are a great way to wind down for the day.

**Sign up now for sailing classes**

Sign up for sailing classes at the Mulberry Cove Marina. The cost for Basic Sailing Centerboard is only \$80 per person.

This class is designed for the beginner and classes are held Saturday and Sunday: Class #3 June 1-23, Class #5 Sept. 7-29 or take them on Tuesdays and Thursdays from 4:30 - 7:30p.m. Class #2 April 23-May 21, Class #4 May 28-June 25. Call the Marina for info at 542-3260 or stop by.

**Relax and enjoy a getaway**

You deserve a vacation, so stop by I.T.T. and sign up for one of the many trips on the calendar.

For more information stop in our office located across from the Post Office or give us a call at 542-3318. Trips are open to all base personnel and their guests.

The following are upcoming trips:

- April 13 - Okefenokee Swamp**
- April 20 - Tallahassee Day Trip**
- April 21 - Kennedy Space Center**
- April 27 - Disney World**

**Food that comes to you**

Can't get out of the office? Live on base? All great reasons to utilize The Delivery Zone to meet those hunger needs. The Delivery Zone delivers anywhere on base and has a wide variety menu that includes Bambino's pizza, subs and sandwiches, salads, wings, burgers and more.

Call 542-3900 to order. Delivery is available seven days a week from 11 a.m. - 8:30 p.m.

**Catch some Tomcats action**

Arena football action is back in season. The I.T.T. office has Jacksonville Tomcats tickets on sale now for all home games. Ticket prices are \$10.50 and \$15.50.

You won't want to miss out on the season opener when the Marine Corps Silent Drill Platoon will be performing at halftime.

If you haven't seen the Marines perform it's worth your ticket to the game. The first 2,000 fans in attendance get a free magnet. Stop by I.T.T. to purchase your tickets.

Tomcats 2002 Schedule  
Saturday vs. Augusta  
April 26 vs. Charleston  
May 24 vs. Florida  
May 31 vs. Columbus  
June 14 vs. Macon  
June 21 vs. Pensacola  
July 5 vs. Tallahassee  
July 13 vs. Mobile

**Ladies tee it up**

We're calling all ladies out to the golf course on Fridays at 4:30 p.m. to socialize while learning or improving golf skills. The cost is only \$10 per session and includes wine and cheese after the lesson. Call 542-3249 for more information or just show up on Fridays.

**Get Xtreme on Saturdays**

NAS Freedom Lanes is running a Saturday Xtreme Bowling Package from 4 – 6 p.m. Glow in the dark sound and light show brightens up anyone's bowling experience. The cost is only \$6 per person (including shoes) or pay \$21.95 per lane (includes six pairs of shoes).

This is a great place to spend time with friends and family in a non-smoking environment.

**Learn how to dive**

It is never too late to learn to scuba dive. The April/May class starts April 23 and finishes May 25. The cost is only \$118 and includes textbook, workbook, video and audio educational tapes, dive tables, decals, and certification card. To hold your spot in the class a \$50 deposit is due by April 22. Call JJ or Vera Thomas at 291-1575 or e-mail [aquaspaceventure@aol.com](mailto:aquaspaceventure@aol.com).

Visit MWR online at [www.nas-jax.navy.mil](http://www.nas-jax.navy.mil).

## Good news you can use

*From the Chief of Naval Operations*

Navy MWR is off to a booming start this year in providing tremendous Quality of Life (QOL) opportunities for Sailors and their families. Ten Navy winners and their guests ushered in the new year in the heart of New York's Times Square.

If you haven't seen the MWR condo located in North Shore Lake Tahoe yet, you don't know what you're missing! This is a three-story, four-bedroom, three-and-a-half bath self-standing condo in beautiful Lake Tahoe. Call (775) 426-2865/2275 for rates and availability. A perfect place for your ski weekend getaways. Make reservations now!

The DoD and Education Department resurrected the Troops to Teachers Program with an \$18-million infusion from the fiscal year 2002 federal budget. The new money will give retiring or separating service members a chance to become teachers.

Those retiring from the military are eligible for the program, and the fiscal 2002 Defense Authorization Act adds a new eligible group: service members who separate after six years or more of service, are not eligible for retirement, and agree to serve three years in one of the Reserve components. The program will pay service members up to a \$5,000 stipend to help cover the costs of the teacher certification program.

Some participants would also receive a \$10,000 bonus in lieu of the stipend if they accept a job in a "high-needs" school district. A "high-needs" district is one where 50 percent of its students come from low-income families. Those who enroll in the program must teach for at least three years.

For more information on the Troops to Teachers Program, visit your installation education office or the program web site at: [www.voled.doded.mil/dantes/ttt](http://www.voled.doded.mil/dantes/ttt)

Help us spread the word...there are probably many great local QOL support initiatives ongoing that we never hear about. Commands are encouraged to share examples of innovative QOL efforts and programs so we can spread the word in future NavAdmins. Contact Lt. Cmdr. Jessica Pfefferkorn at DSN 882-4232 or e-mail [P6C41@persnet.navy.mil](mailto:P6C41@persnet.navy.mil).